

United States Bankruptcy Court
Middle District of Tennessee

In re:
STEPHEN JETTON TAYLOR
Debtor

Case No. 17-04932-CMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3

User: jmw0113
Form ID: 309I

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2017.

db +STEPHEN JETTON TAYLOR, 2606 MERCER PLACE, Thompsons Station, TN 37179-5063
tr HENRY EDWARD HILDEBRAND, III, OFFICE OF THE CHAPTER 13 TRUSTEE, PO BOX 340019,
NASHVILLE, TN 37203-0019
6420644 +ADVANCE FINANCIAL, 100 OCEANSIDE DRIVE, Nashville TN 37204-2351
6420646 +COOL SPRINGS IMAGING, PO BOX 415000, Nashville TN 37241-5000
6420648 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
Omaha NE 68102-1593
6420650 LABCORP, PO BOX 2240, Burlington NC 27216-2240
6420651 +Loancare Inc, PO Box 8068, ATTN OFFICER, Virginia Beach VA 23450-8068
6420654 VANDERBILT CHILDREN'S HOSPITAL, HOSPITAL PATIENT, DEPT AT 40118, Atlanta GA 31192-0001
6420655 +VANDERBILT MEDICAL GROU, PO BOX 30196, Nashville TN 37241-0001
6420656 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: cm-ecf@jamesflexerconsumerlaw.com Jul 26 2017 00:54:54 BRYAN CLARK PENLAND,

LAW OFFICE OF JAMES FLEXER, 13 PUBLIC SQUARE, COLUMBIA, TN 38401
6420645 +EDI: CAPITALONE.COM Jul 26 2017 00:48:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City UT 84130-0253
6420647 +E-mail/Text: bknotice@erccollections.com Jul 26 2017 00:55:29 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville FL 32256-7412
6420652 EDI: NEXTEL.COM Jul 26 2017 00:48:00 SPRINT CORPORATION, ATTN BANKRUPTCY, PO BOX 7949,
Overland Park KS 66207
6420653 +EDI: RMSC.COM Jul 26 2017 00:48:00 SYNCHRONY BANK, PO BOX 965060, Orlando FL 32896-5060
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6420649 KIMBERLY TAYLOR

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2017 at the address(es) listed below:

BRYAN CLARK PENLAND on behalf of Debtor STEPHEN JETTON TAYLOR cm-ecf@jamesflexerconsumerlaw.com,
cmecf@ecf.courtdrive.com
HENRY EDWARD HILDEBRAND, III hhecf@chl3nsh.com
US TRUSTEE ustpregion08.na.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **STEPHEN JETTON TAYLOR**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**

Case number: **3:17-bk-04932**

Social Security number or ITIN **xxx-xx-1340**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **13 7/21/17**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | STEPHEN JETTON TAYLOR | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 2606 MERCER PLACE Thompsons Station, TN 37179 | |
| 4. Debtor's attorney Name and address | BRYAN CLARK PENLAND LAW OFFICE OF JAMES FLEXER 13 PUBLIC SQUARE COLUMBIA, TN 38401 | Contact phone: 931 375-0006 Email: cm-ecf@jamesflexerconsumerlaw.com |
| 5. Bankruptcy trustee Name and address | HENRY EDWARD HILDEBRAND III OFFICE OF THE CHAPTER 13 TRUSTEE PO BOX 340019 NASHVILLE, TN 37203-0019 | Contact phone: 615 244-1101 Email: None |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 701 Broadway Room 170 Nashville, TN 37203 | Hours open: 8:00AM-4:00PM Monday-Friday Contact phone: 615-736-5584 Date: 7/25/17 |

For more information, see page 2

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
Customs House, 701 Broadway, Room 100,
Nashville, TN 37203

*** Valid photo identification required ***

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Filing deadline: 11/6/17

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 12/4/17

Filing deadline: 1/17/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

If the debtor has filed a plan, it is enclosed. Any written objection must be filed at least 5 calendar days before the meeting of creditors. An oral objection may be raised at the meeting of creditors. If a timely objection is made, the confirmation hearing will be held on: **10/4/17 at 08:30 AM**,
Location: **Courtroom 1, 2nd Floor Customs House, 701 Broadway, Nashville, TN 37203**.
If no timely objection is made, the plan may be confirmed as unopposed.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.